



Order Filed on April 26, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATE BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

LAW OFFICES OF PETER E. ZIMNIS
Whitehorse Executive Center
1245 Whitehorse Mercerville Rd, Suite 412
Trenton, NJ 08619
609-581-9353
Attorney for Debtor(s)

In Re:

GEORGE FRATER
GLORIA FRATER
Debtors

Case No.: 13-36259
Chapter 13
Judge: Michael B. Kaplan

ORDER CANCELLING/DISCHARGING THE UNDER
SECURED MORTGAGE OF WALNUT INVESTMENT SERVICES

The relief set forth on the following pages, numbered ___ through ___ is hereby
ORDERED

DATED: April 26, 2019

A handwritten signature of Michael B. Kaplan in black ink, written over a horizontal line.
Honorable Michael B. Kaplan
United States Bankruptcy Judge

Debtor: George Frater and Gloria Frater
Case No. 13-36259/MBK
Caption of Order: Order Cancelling/discharging the Under Secured Mortgage of
Walnut Investment Services

At Trenton in the said District

This matter being opened to the Court by Peter E. Zimnis, attorney for the debtor(s), George Frater and Gloria Frater, Peter E. Zimnis, Esq. appearing and the Court having considered the pleadings and proofs submitted, and argument of counsel if any;

It further appearing that proper service has been completed on all those creditors against whom this motion is directed, and

It further appearing that upon the return date of said motion, this Court has considered the documentation heretofore filed for and on behalf of the debtors and for and on behalf of other parties in interest and also has considered the arguments of counsel appearing in open court, and

Good and sufficient cause appearing of the entry of this Order,

It is ORDERED AND ADJUDGED as follows, to wit:

1. The Value of the interest of Walnut Investments Services in the real estate is \$57,000.00 which was already paid through the Chapter 13 plan.
2. The allowed secured claim of Walnut Investments Services is \$57,000.00 pursuant to 11 U.S.C. § 506(a) and 11 U.S.C. § 1322(b) (2) with the claim allowed as an unsecured claim only. The total amount of this claim shall be treated and paid in the same manner as other unsecured claims. Upon completion of plan and discharge of debtor the provisions of paragraphs 3-6 shall take effect.
3. This Order shall be filed with the Clerk of the Mercer County Clerk's office who shall cancel and/or discharge the mortgage in the land records of this state located in the Books and Records of the Mercer County Recorder's Office. This mortgage was recorded in the Mercer County Clerk's Office in Book Number 9969 and page number 0895.
4. The mortgage held by Walnut Investments Services shall be deemed canceled, discharged and of no effect.
5. That in the event Walnut Investments Services or its assignee fails to take all necessary steps to release, cancel, and/or discharge the mortgage given to it by the debtors, then this obligation, given by the debtor(s) to Walnut Investments Services or its assignor shall be deemed paid and satisfied through the debtor's Chapter 13 proceeding.
6. The county recording office is hereby ordered to cancel this mortgage of record upon payment of the applicable cancellation/discharge fee by the debtor/mortgager.

In re:
George Frater
Gloria Frater
Debtors

Case No. 13-36259-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Apr 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2019.
db/jdb +George Frater, Gloria Frater, 77 Ewingville Rd, Trenton, NJ 08638-2755

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2019 at the address(es) listed below:

Adam D. Greenberg on behalf of Creditor New Jersey Boardwalk Lien Investments, LLC
agreenberg@hgllclaw.com, btemple@hgllclaw.com
Adam D. Greenberg on behalf of Creditor Pro Capital Fund I, LLC agreenberg@hgllclaw.com,
btemple@hgllclaw.com
Albert Russo docs@russotrustee.com
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Bruce M. Sattin on behalf of Creditor Solomon Shapiro, et. al. bsattin@szaferman.com
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John Zimnis on behalf of Debtor George Frater njbankruptcy@aol.com.
John Zimnis on behalf of Joint Debtor Gloria Frater njbankruptcy@aol.com.
Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com,
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Linda S. Fossi on behalf of Creditor Life Center Academy lfossi@zeitlawfirm.com,
gzeit@zeitlawfirm.com/cdillon@zeitlawfirm.com/rzeit@zeitlawfirm.com
Peter E. Zimnis on behalf of Joint Debtor Gloria Frater njbankruptcy@aol.com
Peter E. Zimnis on behalf of Debtor George Frater njbankruptcy@aol.com

TOTAL: 18